



May 9, 2012

Matt Detwiler
SVP of Fee-Based Servicing
GMAC Mortgage, LLC.
1100 Virginia Drive
Fort Washington, Pennsylvania 19034

RE: MortgageIT Loan Trust Series 2005-4

Dear sir:

Reference is made to MortgageIT Mortgage Loan Trust Series 2005-4 (the "Trust").

In connection therewith, GMAC Mortgage, LLC (the "Subservicer") is currently servicing certain mortgage loans (the "GMAC Serviced Loans") for the benefit of the Trust pursuant to the subservicing agreement, dated as of September 1, 2004, between MortgageIT, Inc. and GMAC Mortgage, LLC (f/k/a GMAC Mortgage Corporation) (the "GMAC Subservicing Agreement") and other transaction documents (the "Transaction Documents") relating to the referenced transaction. The Transaction Documents permit MortgageIT, as servicer, to transfer, at its discretion, servicing responsibilities of the Subservicer with respect to the GMAC Serviced Loans to another entity without cause.

We hereby notify you that, as of the date hereof, MortgageIT, as servicer, is exercising its rights pursuant to Section 4.01 the servicing agreement dated as of November 1, 2004 (the "Servicing Agreement"), between MortgageIT, Inc., Wells Fargo Bank, National Association and Deutsche Bank National Trust Company, as trustee, and the other Transaction Documents to transfer the servicing of the GMAC Serviced Loans. The effective date of the transfer of servicing shall be August 1, 2012, subject to the satisfaction of the conditions required for such effectiveness under the Servicing Agreement and the Transaction Documents.

Capitalized terms used but not otherwise defined herein will have the meanings set forth in the Transaction Documents.

MORTGAGEIT, INC.

By: 

Its: Patrick McEnaney
President

By: 

Its: Jay Strauss
Managing Director

cc: Donna Schares
Director of Client Integration
GMAC Mortgage, LLC

Curtis Schares
VP of Fee-Based Servicing
GMAC Mortgage, LLC

Joe Pensabene
Senior Vice President
GMAC Mortgage, LLC

Matt Detwiler
SVP of Fee-Based Servicing
GMAC Mortgage, LLC

Salvatore Palazzolo,
Managing Director and Counsel
Deutsche Bank AG, New York Branch

Deutsche Bank National Trust Company,
as Trustee under the Trust